

Information to identify the case:			
Debtor 1:	Doneida L Medina		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	22-16218-MBK		
	Social Security number or ITIN:	xxx-xx-5362	
	EIN:	--_-----	
	Social Security number or ITIN:	-----	
	EIN:	--_-----	
	Date case filed for chapter:	13	8/5/22

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Doneida L Medina	
2. All other names used in the last 8 years		
3. Address	127 Anderson Street Trenton, NJ 08611	
4. Debtor's attorney Name and address	Candye Ilene Smith-Sklar Law Offices of Sklar Smith-Sklar 1901 North Olden Avenue Ewing Professional Park Suite 22 Ewing, NJ 08618	Contact phone (609) 882-9800 Email: njpalaw@gmail.com
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888 www.russotrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 8/6/22

For more information, see page 2

Debtor **Doneida L Medina**

Case number **22-16218-MBK**

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

September 1, 2022 at 11:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.russotrustee.com

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 10/31/22

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 10/14/22

Deadline for governmental units to file a proof of claim:

**Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)**

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Doneida L Medina
Debtor

Case No. 22-16218-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 08, 2022

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2022:

Recip ID	Recipient Name and Address
db	+ Doneida L Medina, 127 Anderson Street, Trenton, NJ 08611-1003
519676170	+ Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869
519676172	+ Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: njpalaw@gmail.com	Aug 08 2022 20:35:00	Candcyce Ilene Smith-Sklar, Law Offices of Sklar Smith-Sklar, 1901 North Olden Avenue, Ewing Professional Park, Suite 22, Ewing, NJ 08618
tr	Email/Text: bnc@russotrustee.com	Aug 08 2022 20:36:00	Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 08 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 08 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519676151	+ Email/PDF: bncnotices@becket-lee.com	Aug 08 2022 20:49:06	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519676153	+ EDI: CITICORP.COM	Aug 09 2022 00:33:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519676154	+ EDI: WFNNB.COM	Aug 09 2022 00:33:00	Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519676155	+ EDI: WFNNB.COM	Aug 09 2022 00:33:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519676156	+ EDI: WFNNB.COM	Aug 09 2022 00:33:00	Comenity Bank/Overstock, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519676157	+ EDI: WFNNB.COM	Aug 09 2022 00:33:00	Comenity Bank/Torrid, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519676158	+ EDI: WFNNB.COM	Aug 09 2022 00:33:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
519676160	+ EDI: CITICORP.COM	Aug 09 2022 00:33:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519676152	EDI: JPMORGANCHASE	Aug 09 2022 00:33:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519676159	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 08 2022 20:35:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519676161	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 08 2022 20:36:00	Midland Credit Management, 350 Camino De La Reina Suite 100, San Diego, CA 92108-3007

District/off: 0312-3

User: admin

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Date Rcvd: Aug 08, 2022

Form ID: 309I

Total Noticed: 28

519676163	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 08 2022 20:36:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519676164	+ EDI: NAVIENTFKASMSERV.COM	Aug 09 2022 00:33:00	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
519676165	EDI: PRA.COM	Aug 09 2022 00:33:00	Portfolio Recovery Associates, 120 Corporate Blvd East, Norfolk, VA 23502
519676166	EDI: PRA.COM	Aug 09 2022 00:33:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
519676162	Email/Text: signed.order@pfwattorneys.com	Aug 08 2022 20:35:00	Midland Credit Management, Inc., Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
519676167	+ EDI: RMSC.COM	Aug 09 2022 00:33:00	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519676168	+ EDI: RMSC.COM	Aug 09 2022 00:33:00	Synchrony Bank/Sams, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
519676169	+ EDI: PRATHEBUR	Aug 09 2022 00:33:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
519676171	+ Email/Text: vci.bkcy@vwcredit.com	Aug 08 2022 20:36:00	Volkswagen Credit, Inc, Attn: Bankruptcy, Po Box 3, Hillsboro, OR 97123-0003
519676173	+ Email/Text: Bankruptcy@wsfsbank.com	Aug 08 2022 20:36:00	WSFS Bank, Attn: Bankruptcy, 500 Delaware Ave, Wilmington, DE 19801-1490

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2022

Signature: /s/Gustava Winters